

**Table I.A.2.a(2013) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2013**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.6%	13.3%	25.3%	83.9%	13.2%	64.6%
Industry group **						
Agric., fish., forest.	20.5%	16.8% *	19.7% *	90.3%	16.7% *	41.9%
Mining and manufacturing	27.9%	11.2%	36.5%	88.1%	10.8%	54.3%
Construction	20.1%	16.3%	46.8%	77.8%	16.5%	42.6%
Utilities and transp.	45.8%	10.6% *	32.6%	92.3%	9.9% *	72.4%
Wholesale trade	32.4%	11.0%	30.2%	89.5%	9.6%	63.9%
Fin. svcs. and real estate	46.8%	10.8%	24.9%	84.2%	10.4%	68.0%
Retail trade	55.6%	11.1%	23.1%	88.5%	11.1%	76.9%
Professional services	29.9%	14.0%	22.1%	81.3%	14.2%	56.5%
Other services	34.3%	14.8%	22.9%	75.3%	15.0%	57.3%
Ownership						
For profit, incorporated	41.1%	12.3%	27.8%	86.8%	12.2%	70.1%
For profit, unincorporated	27.9%	13.1%	25.8%	73.8%	13.0%	53.6%
Nonprofit	27.3%	20.6%	17.3%	60.6%	21.1%	34.0%
Age of firm						
Less than 5 years	15.5%	15.2%	15.6% *	36.3% *	15.2%	18.3%
5-9 years	17.3%	16.2%	25.1%	56.9%	16.3%	24.0%
10-19 years	17.3%	12.0%	25.4%	60.5%	12.1%	35.4%
20 or more years	49.2%	12.3%	25.8%	85.4%	11.9%	69.2%
Multi/single status						
2 or more locations	63.8%	11.7%	26.4%	84.1%	10.2%	69.1%
1 location only	13.7%	13.5%	19.1%	31.1%	13.5%	16.0%
Percent full-time employees						
Less than 25%	42.5%	19.3%	18.3%	77.6%	20.6%	58.5%
25-49 %	43.6%	15.0%	19.6%	79.8%	15.6%	63.2%
50-74 %	45.1%	13.6%	23.9%	87.9%	13.5%	73.4%
75% or more	34.8%	12.6%	27.0%	84.0%	12.5%	62.9%
Union presence						
No union employees	28.5%	12.3%	24.6%	79.6%	12.3%	54.4%
Has union employees	77.3%	37.9%	31.8%	93.9%	41.1%	85.5%
Unknown	81.6%	26.5% *	35.3%	85.9%	24.3% *	84.3%
Percent low wage employees						
50% or more low wage	48.4%	14.1%	20.3%	82.5%	14.4%	66.7%
Less than 50% low wage	33.9%	13.1%	27.5%	84.8%	13.0%	63.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.a(2013) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2013**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.35%	1.25%	0.50%	0.35%	0.64%
Industry group **						
Agric., fish., forest.	5.05%	5.35% *	10.15% *	5.05%	5.68% *	9.28%
Mining and manufacturing	1.30%	1.30%	3.74%	1.97%	1.30%	2.56%
Construction	1.39%	1.48%	5.50%	8.36%	1.63%	4.87%
Utilities and transp.	2.54%	3.29% *	8.23%	1.85%	3.66% *	2.98%
Wholesale trade	2.57%	1.97%	4.95%	2.08%	2.05%	2.84%
Fin. svcs. and real estate	0.89%	0.91%	4.27%	1.01%	1.24%	1.19%
Retail trade	1.47%	1.38%	2.95%	1.19%	1.43%	1.12%
Professional services	0.56%	0.71%	1.98%	0.95%	0.78%	0.55%
Other services	1.52%	1.53%	2.40%	1.52%	1.62%	1.24%
Ownership						
For profit, incorporated	0.61%	0.45%	1.30%	0.74%	0.45%	0.92%
For profit, unincorporated	1.10%	1.48%	3.51%	1.74%	1.62%	1.92%
Nonprofit	1.05%	2.06%	1.99%	2.58%	2.74%	1.93%
Age of firm						
Less than 5 years	1.24%	1.54%	5.93% *	12.63% *	1.56%	5.35%
5-9 years	1.88%	2.02%	4.08%	9.75%	2.11%	2.82%
10-19 years	1.35%	1.19%	2.76%	4.09%	1.25%	2.26%
20 or more years	0.66%	0.46%	1.00%	0.41%	0.54%	0.52%
Multi/single status						
2 or more locations	0.58%	0.48%	1.30%	0.50%	0.84%	0.57%
1 location only	0.34%	0.36%	1.36%	3.30%	0.36%	0.71%
Percent full-time employees						
Less than 25%	3.50%	2.57%	3.54%	2.23%	2.97%	3.37%
25-49 %	2.15%	3.86%	3.51%	2.60%	4.40%	2.23%
50-74 %	1.21%	1.61%	4.20%	1.09%	1.60%	1.40%
75% or more	0.59%	0.64%	1.47%	0.42%	0.65%	0.75%
Union presence						
No union employees	0.50%	0.27%	1.22%	0.74%	0.29%	0.84%
Has union employees	1.49%	3.67%	7.18%	0.97%	3.78%	1.29%
Unknown	1.26%	8.98% *	6.04%	0.84%	9.94% *	0.99%
Percent low wage employees						
50% or more low wage	1.06%	1.28%	2.37%	0.66%	1.49%	1.02%
Less than 50% low wage	0.49%	0.43%	1.64%	0.58%	0.42%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.